

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF SOUTH CAROLINA

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Jeremy

First name

Franklin

Middle name

O'Dell

Last name and Suffix (Sr., Jr., II, III)

Jennie

First name

Lynn

Middle name

O'Dell

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Jeremy F O'Dell

Jeremy O'Dell

Jennie L O'Dell

Jennie O'Dell

Jennie Lynn Bandy

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-8745

xxx-xx-9413

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**1668 Wading Heron Rd
Charleston, SC 29412**

Number, Street, City, State & ZIP Code

Charleston

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
☐ Yes.

| | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
☐ Yes.

| | |
|---------------------------|-----------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ When _____ | Case number, if known _____ |
| Debtor _____ | Relationship to you _____ |
| District _____ When _____ | Case number, if known _____ |

11. **Do you rent your residence?** ☒ No.

Go to line 12.

- ☐ Yes.

Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

- ## Part 7: Sign Below

Executed on September 26, 2018
MM / DD / YYYY

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Sean Markham

Signature of Attorney for Debtor

Date

September 26, 2018

MM / DD / YYYY

Sean Markham

Printed name

Markham Law Firm, LLC

Firm name

P.O. Box 20074

Charleston, SC 29413-0074

Number, Street, City, State & ZIP Code

Contact phone **843-284-3646**

Email address

sean@markhamlawsc.com

76088 SC

Bar number & State

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Jennie Lynn O'Dell | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|---|----|--------------------------------------|
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ | 230,741.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 32,402.49 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ | 263,143.49 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|---|----|------------------------------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 190,487.87 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ | 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ | 62,937.21 |
| Your total liabilities | | \$ 253,425.08 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|----|----------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ | 5,554.72 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ | 5,484.00 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Jeremy Franklin O'Dell**
 Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 7,014.22

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

| | Total claim |
|--|---------------------|
| From Part 4 on <i>Schedule E/F</i>, copy the following: | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ <u>0.00</u> |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ <u>0.00</u> |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ <u>0.00</u> |
| 9d. Student loans. (Copy line 6f.) | \$ <u>25,730.08</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <u>0.00</u> |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ <u>0.00</u> |
| 9g. Total. Add lines 9a through 9f. | \$ <u>25,730.08</u> |

Fill in this information to identify your case and this filing:

Debtor 1 **Jeremy Franklin O'Dell**
First Name Middle Name Last Name

Debtor 2 **Jennie Lynn O'Dell**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF SOUTH CAROLINA**

Case number _____

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

1668 Wading Heron Rd

Street address, if available, or other description

Charleston SC 29412
City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☒ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Residence: Double wide manufactured home built in 1989 on a double lot.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$230,141.00 | \$230,141.00 |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

If you own or have more than one, list here:

1.2

Lot 234 Cavitt Ave

Street address, if available, or other description

Trafford PA 15085-0000

City State ZIP Code

Westmoreland

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☒ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Lot 234 Block 7. Account number for taxes 43CTL3643.
Map number 36-03-03-0-199
co-owned by Debtor 2 with brother Bandy, Kevin**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$1,200.00

Current value of the portion you own?

\$600.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint tenant

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$230,741.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Ford**
Model: **F150**
Year: **2008**
Approximate mileage: **207000**
Other information:

Vehicle:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$6,427.00

Current value of the portion you own?

\$6,427.00

3.2 Make: **Toyota**
Model: **Highlander**
Year: **2013**
Approximate mileage: **94000**
Other information:

Vehicle:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$12,801.00

Current value of the portion you own?

\$12,801.00

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

- 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$19,228.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
☒ Yes. Describe.....

Debtor 1 **Jeremy Franklin O'Dell**
 Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Household:
 3 bedroom sets \$500
 Dinning Room set \$20
 China Closet \$50
 Small freezer \$25
 Kitchen Island Stove, Refrigerator and Microwave \$35
 Den Furniture \$50
 Three Couches, love seat, small chair \$100
 End Table and coffee table \$40
 Four lamps \$40
 Wall Hanging \$10
 Bar with 3 stools \$35
 Entertainment Center \$15
 Living Room Counc and Love seat \$25
 Entertainment center \$15
 Five lamps \$25
 Coffee Table \$20
 Small Table \$5
 CDs and Tapes \$3
 Wall paintings \$20
 cuckoo clock (broken) \$10
 China \$15
 Dining Glasses \$5
 Pots Pans and utensils \$25
 Patio and lawn furniture \$30
 Washer dryer \$100
 Queen mattress & Box Spring - \$45
 Desk - \$125
 Sideboard - \$200
 Washing Machine - \$50
 Refrigerator - \$75
 Oven (doesn't bake) - \$75
 Wooden table - \$125
 4 chairs, wooden - \$75
 Loveseat & ottoman - \$60
 Wicker love seat - \$200
 Table saw - \$100
 Chop saw - \$60
 Rug - \$40
 Chicken coop - \$350
 Wooden swing - \$75
 Dishes, pots & pans - \$50
 Grandmas silver plate knives & forks in wooden box - \$150
 Shop vac - \$50
 Vacuum - \$20
 Large bathroom mirror - \$45

\$1,600.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

iPad 5 - \$140
 iPad air - \$50
 iPhone 7 - \$205
 iPhone 5s - \$5
 iPhone 5 - \$5
 Television 32" - \$50
 Desktop computer - \$125

\$580.00

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

Amazing Spider Man #300, signed McFarlane -The average from the 5 that are attached is 545.20 and they are graded which adds to the value. Debtor's is not graded but for purposes of this valuation it will be valued a such.

\$542.20

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**Sports-Hobby:Two fishing poles - \$25
Bicycle - \$40**

\$65.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Clothes: Clothing & bedding - \$250
Suit, three-piece - \$30**

\$280.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Jewelry: Wedding rings H and W pawn value \$75 each

\$150.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

Animals: 7 hens, various breeds - \$175

\$175.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,392.20

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash: \$121.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

Checking Account: Branch Banking & Trust

\$374.72

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)

SC Teachers Retirement

\$5,536.57

Pension

PSERS (Public School Employees Retirement System)

Unknown

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal Tax refund 2018

Federal

\$2,250.00

State Refund estimate

State

\$1,500.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Insurance: Flood insurance First Capital Insurance

\$0.00

Travelers Auto Insurance

\$0.00

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

| | | |
|--|----------------|--------|
| TrustMark Universal Life Death Benefit \$11,632 Whole life policies no cash surrender value built up yet | Jeremy O'Dell, | \$0.00 |
| TrustMark Universal Life Death Benefit \$21,191 on Jeremy Whole life policies no cash surrender value built up yet | Jenni | \$0.00 |
| TrustMark Universal Life Death Benefit \$17,900 insured on son 8 Whole life policies no cash surrender value built up yet | Jenni | \$0.00 |
| TrustMark Universal Life Death Benefit \$21,900 on daughter 3 Whole life policies no cash surrender value built up yet | Jenni | \$0.00 |
| TrustMark Universal Life Death Benefit \$17,300 on daughter 10 Whole life policies no cash surrender value built up yet | Jenni | \$0.00 |

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No
☐ Yes. Describe each claim.....

35. **Any financial assets you did not already list**

- ☒ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$9,782.29

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

| | | |
|--|--------------------|---|
| 55. Part 1: Total real estate, line 2 | | \$230,741.00 |
| 56. Part 2: Total vehicles, line 5 | \$19,228.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$3,392.20 | |
| 58. Part 4: Total financial assets, line 36 | \$9,782.29 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$0.00 | |
| 62. Total personal property. Add lines 56 through 61... | \$32,402.49 | Copy personal property total \$32,402.49 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$263,143.49 |



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See Trade-In Values



Used 2008 Ford F150 SuperCrew Cab XLT Pickup 4D 5 1/2 ft

Lowest Priced Style

2008

Mileage: 214,000

Edit mileage and options

Pricing

Updated weekly, the Kelley Blue Book Fair Purchase Price shows you what others have been paying for this car recently.

Buy from a
Dealer

Buy Certified
from a Dealer

Buy from a
Private Party

Private Party Range
\$4,898 - \$7,955

Private Party Value
\$6,427

Important info
& definitions



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spiderman 300 signed mc...

ipad model a1474 generati...

2013 Toyota Highlander...



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TOYOTA
Let's Go Places

Highlander

With Toyota Highlander's available power liftgate, the possibilities are wide open.



BUILD & PRICE

See important information. Options shown.

Advertisement



2013 Toyota Highlander Sport Utility 4D

♥ Save

Mileage: **94,500** Condition: **Good** Check Specs

1 Compare Your Values

[See Overview of Values](#)

Use these values to help make a confident decision on whether to sell, trade or donate your car.

Instant Cash Offer

Trade-in Value

Private Party Value

Donate Your Car

Trade-in Range
\$11,855 - \$13,746

Trade-in Value
\$12,801



i Important info
& definitions

Condition: Good

Valid for ZIP Code 29422 through 09/06/2018



Other **Highlander** owners are also considering these **Toyota** models:

2018 Highlander

\$31,030 msrp*
\$40,090 as shown



Options shown.

[See more on KBB.com](#)

[See more on toyota.com](#)

2018 4Runner

\$34,410 msrp*
\$41,590 as shown




Options shown.

[See more on KBB.com](#)

[See more on toyota.com](#)

Tablet | Tablet Trade In | G... spiderman 300 signed mc... ipad model a1823 generati... or Trade in Your Apple i...

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1 - Select 2 - Get Offer 3 - Payment 4 - Shipping



Apple iPad 5th generation 9.7" 32GB WiFi + 4G LTE Verizon

 Change model

Help us give you an accurate price

| | | |
|---------------------------------|-----|--|
| Does the device power on? | Yes |  Change |
| Does the screen fully light up? | Yes |  Change |
| Are there scratches anywhere? | No |  Change |
| Are there cracks anywhere? | No |  Change |

Your Gazelle Offer

\$140

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1 - Select 2 - Get Offer 3 - Payment 4 - Shipping



Apple iPad Air 16GB WiFi

 Change model

Help us give you an accurate price

| | | |
|---------------------------------|-----|--|
| Does the device power on? | Yes |  Change |
| Does the screen fully light up? | Yes |  Change |
| Are there scratches anywhere? | No |  Change |
| Are there cracks anywhere? | No |  Change |

Your Gazelle Offer

\$50

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Lock in your offer today and get until 10/19 to send us your phone!



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IPHONES SAMSUNG PHONES OTHER CELLPHONES IPADS OTHER TABLETS APPLE COMPUTERS IPODS OTHER PRODUCTS

1 - Select

2 - Get Offer

3 - Payment

4 - Shipping



Apple iPhone 5 16GB (Verizon)

Change model

Help us give you an accurate price

Does the device power on? **No** Change

Does the screen fully light up? **No** Change

Are there scratches anywhere? **No** Change

Are there cracks anywhere? **Yes** Change

Your Gazelle Offer

\$5

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Lock in your offer today and get until 10/19 to send us your phone!



SELL

BUY



REGISTER / LOG IN

IPHONES SAMSUNG PHONES OTHER CELLPHONES IPADS OTHER TABLETS APPLE COMPUTERS IPODS OTHER PRODUCTS

1 - Select

2 - Get Offer

3 - Payment

4 - Shipping



Apple iPhone 5s 16GB (Verizon)

Change model

Help us give you an accurate price

Does the device power on? No [Change](#)

Does the screen fully light up? No [Change](#)

Are there scratches anywhere? Yes [Change](#)

Scratches: Clearly Visible

Are there cracks anywhere? Yes [Change](#)

Your Gazelle Offer

\$5

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Tablet | Tabl... spiderman 3... ipad model a... or Trade in Y... Favorites iphone mod... iPhone 7...

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SELL

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1 - Select

2 - Get Offer

3 - Payment

4 - Shipping



Apple iPhone 7 32GB (Verizon)

[Change model](#)

Help us give you an accurate price

Does the device power on?

Yes

[Change](#)

Does the screen fully light up?

Yes

[Change](#)

Are there scratches anywhere?

No

[Change](#)

Are there cracks anywhere?

No

[Change](#)

Your Gazelle Offer

\$205

[Get Paid](#)

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id

4:26 PM
ebay.com

86%



SOLD Aug 22, 2018

Todd McFarlane Signed Amazing Spider-Man #300 Marvel Comic Book AUO CGC 9.2

PROBSTEIN123 is actively accepting CONSIGNMENTS !!

★★★★★ 6 product ratings

\$546.00

23 bids

+\$14.00 shipping

Free Returns

[View similar active items](#)

[Sell one like this](#)

Aug-22 18:10

Top Rated Plus

PROBSTEIN123
BUY - SELL - CONSIGN



SOLD Aug 22, 2018

Marvel The Amazing Spiderman #300 CGC SS 8.0 Signed by Todd McFarlane

\$405.00

22 bids

+\$13.65 shipping

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Aug-22 15:20

The purpose of this summary appraisal report is to provide the lender/client with an accurate and adequately supported opinion of the market value of the subject property.

Property Address: 1656 WADING HERON RD City: CHARLESTON State: SC Zip Code: 29412
 Borrower: ODELL JENNIE Owner of Public Record: WADING HERON LLC County: CHARLESTON
 Legal Description: SUBDIVISION NAME: RIVERFRONT DEION LOT 31A BLOCK D PHASE I PLATSUFFIX BW-176 POLTWF 008
 Assessor's Parcel #: TMS# 331-07-00-141 Tax Year: 2015 R.E. Taxes: \$ 2,444
 Neighborhood Name: RIVERFRONT Map Reference: 16700 Census Tract: 0020 03
 Occupant: ☒ Owner ☐ Tenant ☐ Vacant Project Type (if applicable): ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe):
 Special Assessments: \$ 0 HOA: \$ per year per month
 Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Other (describe):
 Assignment Type: ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe):
 Lender/Client: WELLS FARGO BANK, N.A. - 0034409 Address: CHARLOTTE, NC 28217
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
 Report data source(s) used, offering price(s), and date(s): DOM 0, CTAR MLS#16019579, LISTING PRICE \$165,000, INPUT DATE 9/19/2016

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.
 I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. ARMS LENGTH SALE, CONTRACT APPEARS TO BE A STANDARD TRANSFER DOCUMENT. THE SALES CONTRACT WAS FULLY EXECUTED. CONTRACT WAS PROVIDED FROM CLIENT (CORELOGIC VALUATION SOLUTIONS, INC.) 8 PAGES
 Contract Price: \$ 165,000 Date of Contract: 07/15/2016 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s): TAX RECORDS
 Is there any financial assistance (loan charges, sale commissions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
 If Yes, report the total dollar amount and describe the items to be paid: 0 NO CONCESSIONS FOUND

I ☐ did ☒ did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.
 SUBJECT IS A USED HOME.
 Retailer's Name (New Construction): UNKNOWN

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | | Manufactured Housing Trends | | | Manufactured Housing | | Present Land Use % |
|---|---|-----------------|---|----------|-------|----------------------|------|--------------------|
| Location | <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | Property Values | <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | PRICE | AGE | One-Unit | 55 % | |
| Built-Up | <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | Demand/Supply | <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | \$ (000) | (yrs) | 2-4 Unit | 10 % | |
| Growth | <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | Marketing Time | <input checked="" type="checkbox"/> Under 2 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths | 50 | Low | Multi-Family | 10 % | |
| Neighborhood Boundaries: THE SUBJECT IS BOUNDED BY HARBOUR VIEW TO THE NORTH, FOLLY RD TO THE SOUTH, ATLANTIC OCEAN TO THE EAST AND HWY 17 TO THE WEST. | | | | 300 | High | Commercial | 20 % | |
| Neighborhood Description: THE SUBJECT IS LOCATED OFF FOLLY RD IN THE RIVERFRONT SECTION OF ROLLY BEACH, SC. FOLLY BEACH IS A LARGE COMMUNITY WITH MANY DIFFERENT SUBDIVISIONS OF SINGLE FAMILY HOMES, MANUFACTURED AND CONDOMINIUMS. LOCAL SHOPPING, SCHOOLS AND EMERGENCY SERVICES ARE ALL EASILY ACCESSIBLE. MARKETABILITY SHOULD CONTINUE TO BE SATISFACTORY. NO ADVERSE NEIGHBORHOOD CONDITIONS WERE NOTED. | | | | 165 | Prod. | Other | 5 % | |

Market Conditions (including support for the above conclusions): CURRENT LISTINGS AND SALES FROM WITHIN THE SUBJECT'S MARKET AREA SHOW A STABILIZATION IN PROPERTY VALUES. THERE IS A SHORTAGE OF PROPERTIES ON THE MARKET WHICH EXCEED THE DEMAND. MARKETING TIME FOR REASONABLY PRICED PROPERTIES IS TYPICALLY UNDER 3 MONTHS.

Dimensions: 70X124X171X124X61 PER PROPTOOLS Area: 14362 SF Shape: IRREGULAR View: WATER VIEW
 Specific Zoning Classification: R3-F Zoning Description: LOW-DENSITY RESIDENTIAL DISTRICT
 Zoning Compliance: ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe):
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe:

| Utilities | | Public | | Off-site Improvements - Type | | Public | Private |
|-------------|---|----------------|---|------------------------------|--------------|--|---|
| Electricity | <input checked="" type="checkbox"/> <input type="checkbox"/> NONE | Water | <input checked="" type="checkbox"/> <input type="checkbox"/> NONE | Street | BIT CONCRETE | <input checked="" type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| Gas | <input type="checkbox"/> <input checked="" type="checkbox"/> NONE | Sanitary Sewer | <input checked="" type="checkbox"/> <input type="checkbox"/> NONE | Alley | NONE | <input checked="" type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |

FEMA Special Flood Hazard Area: ☒ Yes ☐ No FEMA Flood Zone: AE FEMA Map #: 45019C0057J FEMA Map Date: 11/17/2004
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe:

Is the site size, shape and topography generally conforming to and acceptable in the market area? ☒ Yes ☐ No If No, explain:

Is there adequate vehicular access to the subject property? ☒ Yes ☐ No If No, describe:

Is the street properly maintained? ☒ Yes ☐ No If No, describe:

Are there any adverse site conditions or external factors (encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe:

NO APPARENT ADVERSE EASEMENTS, ENCROACHMENTS, SPECIAL ASSESSMENTS, SLIDE AREAS, OR ILLEGAL USES NOTED. UTILITY EASEMENTS ARE TYPICAL OF THE AREA.

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.
 Is the HUD Data Plate/Compliance Certificate attached to the dwelling? ☐ Yes ☒ No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information: UNKNOWN IN NORMAL COURSE OF THIS ASSIGNMENT. SEE ATTACHED ADDENDUM
 Is a HUD Certification Label attached to the exterior of each section of the dwelling? ☐ Yes ☒ No If No, provide the data source(s) for the HUD Certification Label #'s: UNKNOWN IN NORMAL COURSE OF THIS ASSIGNMENT. SEE ATTACHED ADDENDUM

Manufacturer's Serial #/g/VW #/s: UNKNOWN IN NORMAL COURSE OF THIS ASSIGNMENT. SEE ATTACHED ADDENDUM
 HUD Certification Label #/s: UNKNOWN IN NORMAL COURSE OF THIS ASSIGNMENT. SEE ATTACHED ADDENDUM
 Manufacturer's Name: UNKNOWN Trade/Model: UNKNOWN Date of Manufacture: 1989
 Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? ☒ Yes ☐ No If No, explain:
 ZONE II

File # 91410001

Form: Mae Form 1004C, March 2006

Manufactured Home Appraisal Report

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 159,000 to \$ 239,000
 There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 165,000 to \$ 274,000

| FEATURE | SUBJECT | COMPARABLE SALE #1 | COMPARABLE SALE #2 | COMPARABLE SALE #3 |
|----------------------------|---|---|---|---|
| Address | 1588 WADING HERON RD CHARLESTON, SC 29412 | 1637 Wigton Ln Charleston, SC 29412 | 1975 Wild Wing Ln Charleston, SC 29412 | 1610 Terra Nest Rd Charleston, SC 29412 |
| Proximity to Subject | 0.12 miles E | 0.11 miles NE | 0.21 miles E | |
| Sale Price | \$ 165,000 | \$ 185,000 | \$ 165,000 | \$ 274,000 |
| Sale Price/Gross Liv. Area | \$ 96.16/sq.ft. | \$ 138.42/sq.ft. | \$ 150.14/sq.ft. | \$ 132.24/sq.ft. |
| Manufactured Home | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| Data Source(s) | CTARMLS#15005406 DOM 21 | CTARMLS#15005564 DOM 1 | CTARMLS#15005564 DOM 1 | CTARMLS#15005564 DOM 1 |
| Verification Source(s) | TMS# 331-07-00-076 | TMS# 331-07-00-158 | TMS# 331-07-00-059 | TMS# 331-07-00-059 |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | DESCRIPTION | DESCRIPTION |
| Sales of Financing | ArmlInv/CASH | ArmlInv/CASH | ArmlInv/CASH | ArmlInv/CASH |
| Concessions | NONE | NONE | NONE | NONE |
| Date of Sale/Time | 06/29/2016 | 04/26/2016 | 01/29/2016 | 01/29/2016 |
| Location | RESIDENTIAL | RESIDENTIAL | RESIDENTIAL | RESIDENTIAL |
| Unshaded/Fee Simple | Fee Simple | Fee Simple | Fee Simple | Fee Simple |
| Site | 14362 SF | 8024 SF | 7840 SF | 0.688 SF |
| View | WATER VIEW | NONE | NONE | +5,000/WATER VIEW |
| Design (Style) | MF | MF | MF | MF |
| Quality of Construction | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| Actual Age | 27 | 22 | 0.24 | 0 |
| Condition | AVERAGE | GOOD | AVERAGE | GOOD |
| Room Count | Total Rooms: 4, Baths: 2 | Total Rooms: 7, Baths: 2 | Total Rooms: 7, Baths: 2 | Total Rooms: 4, Baths: 3 |
| Gross Living Area | 1,684 sq.ft. | 1,363 sq.ft. | 1,039 sq.ft. | 2,072 sq.ft. |
| Basement & Finished | 0 | 0 | 0 | 0 |
| Rooms Below Grade | 0 | 0 | 0 | 0 |
| Functional Utility | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| Heating/Cooling | FHA/CAC | FHA/CAC | FHA/CAC | FHA/CAC |
| Energy Efficient Items | NONE | NONE | NONE | NONE |
| Garage/Carport | NONE | 1 CAR GARAGE | NONE | 2 CAR GARAGE |
| Porch/Patio/Deck | 2 PORCHES | 2 PORCHES | PORCH/DECK | 2 DECKS |
| OTHER | NONE | FENCE | NONE | FENCE |
| Net Adjustment (Total) | | -15,450 | 25,125 | -65,800 |
| Adjusted Sale Price | Net Adj: 8.4 % | Net Adj: 15.2 % | Net Adj: 23.6 % | Net Adj: 26.1 % |
| Gross Adj. | 25.2 % | 169,550 | 190,125 | 208,400 |

☒ I did not research the title or transfer history of the subject property and comparable sales. If not, explain:

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s): TAX RECORDS ONLINE (CHARLESTON COUNTY) CTAR MLS

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s): TAX RECORDS ONLINE (CHARLESTON COUNTY) CTAR MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 4).

| ITEM | SUBJECT | COMPARABLE SALE #1 | COMPARABLE SALE #2 | COMPARABLE SALE #3 |
|----------------------------------|----------------------|----------------------|----------------------|----------------------|
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | TAX RECORDS/CTAR MLS | TAX RECORDS/CTAR MLS | TAX RECORDS/CTAR MLS | TAX RECORDS/CTAR MLS |
| Effective Date of Data Source(s) | 07/26/2016 | 07/26/2016 | 07/26/2016 | 07/26/2016 |

Analysis of prior sale or transfer history of the subject property and comparable sales. SUBJECT AND COMPARABLE PRIOR SALES HISTORY IS LISTED ABOVE.

COMPARABLE TRANSFERS LISTED ABOVE HAVE BEEN ANALYZED TO THE EXTENT ALLOWABLE BY THE INFORMATION PROVIDED BY TAX RECORDS, WHICH IS BELIEVED ACCURATE BUT CAN NOT BE WARRANTED DUE TO THE TIME LAG INHERENT IN UPDATING PUBLIC RECORDS, AS OF THE EFFECTIVE DATE OF THIS APPRAISAL. PUBLIC RECORDS MAY NOT YET REFLECT THE CURRENT OWNER OR RECENT TRANSFERS BY BANKS, OTHERS, ESPECIALLY IN REFERENCE TO RED FORECLOSURE PROPERTIES. THE APPRAISER HAS ANALYZED PRIOR SALES TO THE BEST OF HIS ABILITY THROUGH ALL AVAILABLE RESOURCES.

Summary of Sales Comparison Approach: SEE ADDITIONAL COMMENTS BELOW

Indicated Value by Sales Comparison Approach: \$ 175,000

Indicated Value by: Sales Comparison Approach \$ 175,000 Cost Approach \$ 176,352 Income Approach (if developed) \$

SALES COMPARISON APPROACH IS THE BEST INDICATOR OF MARKET VALUE AS IT IS AN INDICATION OF WHAT BUYERS AND SELLERS AGREE IS FAIR MARKET VALUE. THE INCOME APPROACH WAS NOT USED DUE TO LACK OF INFORMATION FOR A RELIABLE G.R.M. COST APPROACH IS GOOD INDICATOR OF REPLACEMENT OF SUBJECT'S PROPERTY.

This appraisal is made ☒ "as-is", ☐ subject to completion per plans and specifications or the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 175,000 as of 07/26/2016, which is the date of inspection and the effective date of this appraisal.

HE APPRAISER USED THE FOLLOWING SEARCH PARAMETERS WHEN SEARCHING FOR COMPARABLES FOR THE SUBJECT PROPERTY:
MANUFACTURED HOME IN THE RIVERFRONT DEVELOPMENT.

IRAP: SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH:
AFTER A SEARCH OF MLS, THE APPRAISER HAS CHOSEN THE MOST RECENT, SIMILAR AND PROXIMATE TO THE SUBJECT. DIFFERENCES IN ROOM COUNT ARE CONSIDERED IN GLA WHICH IS ADJUSTED AT \$25 PER SQUARE FOOT. COMPARABLES 1 THROUGH 3 WERE SELECTED FROM THE SAME SUBJECT'S DEVELOPMENT AND ARE USED FOR SUPPORT OF FINAL RECONCILIATION. COMPS 1 AND 3 WERE THE ONLY THREE CLOSED SIMILAR SALES WITHIN THE SUBJECT'S DIRECT MARKETPLACE IN THE PAST 12 MONTHS. COMPARABLES 4 AND 5 ARE ACTIVE/PENDING AND THEREFORE GIVEN A NEGATIVE 2% ADJUSTMENT ON THE GRID DUE TO AVERAGE SALE/LIST PRICE RATIO. HAVING ACTIVE/PENDING IN THIS REPORT HELPS TO FURTHER ILLUSTRATE THE MARKET TREND.

MOST WEIGHT OF VALUE BASED ON COMPS 1 AND 2 DUE TO THEM BEING THE MOST RECENT SALES FROM WITHIN THE SUBJECT'S DEVELOPMENT. A WIDE RANGE OF SALES AND LARGE ADJUSTMENTS WERE USED WHICH IS TYPICAL FOR THIS PRODUCT. THE OPINION OF VALUE IS GREATER THAN THE CONTRACTED SALE PRICE DUE TO SALES WITHIN THE SUBJECT'S DIRECT DEVELOPMENT.

ALL ADJUSTMENTS WERE BASED ON THE MARKET EXTRACTION AND APPRAISER'S KNOWLEDGE OF THE MARKET AREA. NO AGE ADJUSTMENT MADE DUE TO COMPARABLES WERE ADJUSTED IN CONDITION IF NECESSARY.

CONDITION ADJUSTMENTS GIVEN ON COMPS 1 AND 3 OF 10% OF SALES PRICE DUE TO SUPERIOR OVERALL CONDITIONS, SUPERIOR CABINETS, COUNTER TOPS, FIXTURES, FRESH PAINT AND AND FLOORING. THESE ADJUSTMENTS WAS BASED ON MARKET EXTRACTION. COMPS 1 AND 3 GROSS ADJUSTMENTS ARE OVER 25% DUE TO THESE ARE THE NECESSARY ADJUSTMENTS.

VIEW ADJUSTMENTS ON COMPS 1, 2 AND 4 DUE TO INFERIOR VIEWS. THE SUBJECT HAS BENEFICIAL WATER VIEWS VS COMPS 1, 3 AND 4 HAVE NEUTRAL RESIDENTIAL VIEWS. THESE ADJUSTMENTS WAS BASED ON MARKET EXTRACTION.

THE SUBJECT AND ALL COMPS ARE CONSIDERED TO BE IN SIMILAR AND COMPETING NEIGHBORHOODS AND THE SAME BUYERS WOULD SEE ALL NEIGHBORHOODS EQUALLY WHEN MAKING PURCHASING DECISIONS.

IT IS THE APPRAISER'S OPINION THAT ALL COMPARABLES USED REGARDLESS OF ROOM COUNT OR STYLE REPRESENT SIMILAR MARKETABILITY AND APPEAL WITHIN THE MARKET.

COMPS 2 AND 5 GLA ARE OVER 25% DUE TO LACK OF COMPARABLES FOR COMPARISON.

COMP 3 IS OVER 8 MONTHS IN AGE DUE TO LACK OF CLOSED SIMILAR SALES.

LOT SIZES ARE ESTIMATES, TRUE AND EXACT LOT SIZES CAN BE FOUND THROUGH ACCURATE LAND SURVEY. SITES WERE NOT ADJUSTED FOR SIZE, AS ALL ARE CONSIDERED TO HAVE SIMILAR UTILITY.

THE APPRAISER WAS UNABLE TO OBTAIN THE SUBJECT'S SERIAL NUMBER, HUD TAG NUMBERS, MODEL OR TRUE BUILD DATE. THERE WERE NO HUD TAGS ON THE SUBJECT'S DWELLING DUE TO NEW HARDY PLANK SIDING. THERE WAS NO HUD DATA SHEET INSIDE THE DWELLING DUE TO ALL KITCHEN CABINETS HAD BEEN REPLACED. THE APPRAISER ASKED THE HOMEOWNER FOR THIS INFORMATION WHICH HE COULD NOT SUPPLY. THE APPRAISER ASKED BUYERS AND LISTING AGENT WHICH THEY COULD NOT SUPPLY. THE APPRAISER CALLED THE TAX OFFICE FOR 2 DAYS FOR THREE TIMES A DAY WITH NO ANSWER OR RETURN CALLS. THE CLIENT WILL NEED TO PROVIDED THIS INFORMATION FROM THE TITLE WORK IF NECESSARY FOR THIS REPORT. THIS DOES NOT EFFECT THE VALUE OR MARKETABILITY.

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) THE INCOME APPROACH WAS NOT USED DUE TO LACK OF INFORMATION FOR A RELIABLE G.R.M.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project _____

Total number of phases _____ Total number of units _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Date(s) sold _____

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☒ No If Yes, date of conversion _____

Does the project contain any multi-dwelling units? ☐ Yes ☒ No Data source(s) _____

Are the units, common elements, and recreation facilities complete? ☐ Yes ☒ No If No, describe the status of completion _____

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☒ No If Yes, describe the rental terms and options _____

Describe common elements and recreational facilities _____

Manufactured Home Appraisal Report

FRM # 1004C

This report form is designed to report an appraisal of a one-unit manufactured home, including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an Identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Manufactured Home Appraisal Report

File # 71415680

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Main File No. T1415580 Page # 3

Manufactured Home Appraisal Report

File # 71415580

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name PATRICK MCGOWAN
Company Name M.B. APPRAISALS LLC
Company Address 1710 KORBEL CIRCLE, MOUNT PLEASANT, SC
29446
Telephone Number 8434574701
Email Address PMB.UEBKY@SCRR.COM
Date of Signature and Report 07/30/2016
Effective Date of Appraisal 07/30/2016
State Certification # _____
or State License # 5576
or Other _____
State SC
Expiration Date of Certification or License 09/30/2018

ADDRESS OF PROPERTY APPRAISED

1689 WADING HERON RD
CHARLESTON, SC 29412

APPRAISED VALUE OF SUBJECT PROPERTY \$ 175,000

LENDER/CLIENT

Name CORELOGIC VALUATION SOLUTIONS INC.
Company Name WELLS FARGO BANK, N.A. - 0084458
Company Address CHARLOTTE, NC 28211
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did not inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Jennie Lynn O'Dell | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|--|---|---|---|
| 1668 Wading Heron Rd Charleston, SC 29412 Residence: Double wide manufactured home built in 1989 on a double lot. Line from <i>Schedule A/B</i> : 1.1 | \$230,141.00 | <input checked="" type="checkbox"/> \$35,663.95 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(1)(a) Husband's exemption |
| 1668 Wading Heron Rd Charleston, SC 29412 Residence: Double wide manufactured home built in 1989 on a double lot. Line from <i>Schedule A/B</i> : 1.1 | \$230,141.00 | <input checked="" type="checkbox"/> \$35,663.95 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(1)(a) Wife's Exemption |
| Lot 234 Cavitt Ave Trafford, PA 15085 Westmoreland County Lot 234 Block 7. Account number for taxes 43CTL3643. Map number 36-03-03-0-199 co-owned by Debtor 2 with brother Bandy, Kevin Line from <i>Schedule A/B</i> : 1.2 | \$600.00 | <input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) Wife's unused portion of (a)(2) |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|--|---|---|--|
| 2008 Ford F150 207000 miles Vehicle: Line from <i>Schedule A/B</i> : 3.1 | \$6,427.00 | <input checked="" type="checkbox"/> \$867.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(2) Husband's exemption |
| Household: 3 beedroom sets \$500 Dinning Room set \$20 China Closet \$50 Small freezer \$25 Kitchen Island Stove, Refrigerator and Microwave \$35 Den Furniture \$50 Three Couches, love seat, small chair \$100 End Table and coffee table \$40 Four lamps \$40 Line from <i>Schedule A/B</i> : 6.1 | \$1,600.00 | <input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Wife's exemption |
| iPad 5 - \$140 iPad air - \$50 iPhone 7 - \$205 iPhone 5s - \$5 iPhone 5 - \$5 Television 32" - \$50 Desktop computer - \$125 Line from <i>Schedule A/B</i> : 7.1 | \$580.00 | <input checked="" type="checkbox"/> \$580.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Wife's exemption |
| Amazing Spider Man #300, signed McFarlane -The average from the 5 that are attached is 545.20 and they are graded which adds to the value. Debtor's is not graded but for purposes of this valuation it will be valued a such. Line from <i>Schedule A/B</i> : 8.1 | \$542.20 | <input checked="" type="checkbox"/> \$542.20 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Husband's exemption |
| Sports-Hobby:Two fishing poles - \$25 Bicycle - \$40 Line from <i>Schedule A/B</i> : 9.1 | \$65.00 | <input checked="" type="checkbox"/> \$65.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Husband's exemption |
| Clothes: Clothing & bedding - \$250 Suit, three-piece - \$30 Line from <i>Schedule A/B</i> : 11.1 | \$280.00 | <input checked="" type="checkbox"/> \$280.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Husband's exemption |
| Jewelry: Wedding rings H and W pawn value \$75 each Line from <i>Schedule A/B</i> : 12.1 | \$150.00 | <input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(4) |
| Animals: 7 hens, various breeds - \$175 Line from <i>Schedule A/B</i> : 13.1 | \$175.00 | <input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(3) Wife's exemption |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|--|---|---|--|
| Cash: Line from Schedule A/B: 16.1 | \$121.00 | <input checked="" type="checkbox"/> \$121.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) Husband's unused portion of (a)(2) |
| Checking: Checking Account: Branch Banking & Trust Line from Schedule A/B: 17.1 | \$374.72 | <input checked="" type="checkbox"/> \$187.36 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) H's unused portion of (a)(2) |
| Checking: Checking Account: Branch Banking & Trust Line from Schedule A/B: 17.1 | \$374.72 | <input checked="" type="checkbox"/> \$187.36 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) W's unused portion of (a)(2) |
| 401(k): SC Teachers Retirement Line from Schedule A/B: 21.1 | \$5,536.57 | <input checked="" type="checkbox"/> \$5,536.57 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(13) This may be a pension and Debtor is looking into status will claim (a)(11) if it is |
| Pension: PSERS (Public School Employees Retirement System) Line from Schedule A/B: 21.2 | Unknown | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(11)(e) Debtor took early retirement and is only able to get regular payments |
| Federal: Federal Tax refund 2018 Line from Schedule A/B: 28.1 | \$2,250.00 | <input checked="" type="checkbox"/> \$1,125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) 1/2 Husbands interest in (a)(2) |
| Federal: Federal Tax refund 2018 Line from Schedule A/B: 28.1 | \$2,250.00 | <input checked="" type="checkbox"/> \$1,125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) Wife's interest using (a)(2) |
| State: State Refund estimate Line from Schedule A/B: 28.2 | \$1,500.00 | <input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) H's 1/2 interest taken from (a)(2) |
| State: State Refund estimate Line from Schedule A/B: 28.2 | \$1,500.00 | <input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(7) W's 1/2 interest taken from (a)(2) |
| TrustMark Universal Life Death Benefit \$11,632 Whole life policies no cash surrender value built up yet Beneficiary: Jeremy O'Dell, Line from Schedule A/B: 31.3 | \$0.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(8) |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|---|---|--|
| TrustMark Universal Life Death Benefit \$21,191 on Jeremy Whole life policies no cash surrender value built up yet Beneficiary: Jenni Line from Schedule A/B: 31.4 | \$0.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(8) |
| TrustMark Universal Life Death Benefit \$17,900 insured on son 8 Whole life policies no cash surrender value built up yet Beneficiary: Jenni Line from Schedule A/B: 31.5 | \$0.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(8) |
| TrustMark Universal Life Death Benefit \$21,900 on daughter 3 Whole life policies no cash surrender value built up yet Beneficiary: Jenni Line from Schedule A/B: 31.6 | \$0.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(8) |
| TrustMark Universal Life Death Benefit \$17,300 on daughter 10 Whole life policies no cash surrender value built up yet Beneficiary: Jenni Line from Schedule A/B: 31.7 | \$0.00 | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | S.C. Code Ann. § 15-41-30(A)(8) |

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Jennie Lynn O'Dell | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion if any |
|---|--|--|--------------------------------------|
| 2.1 BB&T Corporation Creditor's Name Attn: Bankruptcy Po Box 1847 Wilson, NC 27894 Number, Street, City, State & Zip Code | Describe the property that secures the claim: 2008 Ford F150 207000 miles Vehicle: As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | \$5,560.00 | \$6,427.00 |
| Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | | | \$0.00 |
| Opened 08/17 Last Active 7/29/18 Date debt was incurred | Last 4 digits of account number 9001 | | |

| | | | | |
|---|--|---------------------|---------------------|---------------|
| 2.2 CIS Financial Services, Inc Creditor's Name Cis home loans Po box 1906 Hamilton, AL 35570 Number, Street, City, State & Zip Code | Describe the property that secures the claim: 1668 Wading Heron Rd Charleston, SC 29412 Residence: Double wide manufactured home built in 1989 on a double lot. As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) | \$158,813.10 | \$230,141.00 | \$0.00 |
| Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | | | | |

Debtor 1 **Jeremy Franklin O'Dell** Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 **Jennie Lynn O'Dell**
 First Name Middle Name Last Name

☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit
☐ Check if this claim relates to a community debt ☐ Other (including a right to offset) _____

Date debt was incurred 01/13/2017 Last 4 digits of account number 6672

2.3 Wells Fargo Describe the property that secures the claim: \$26,114.77 \$12,801.00 \$13,313.77
 Creditor's Name

**PO Box 17900
 Denver, CO 80217**

Number, Street, City, State & Zip Code

**2013 Toyota Highlander 94000 miles
 Vehicle:**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset) _____

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 05/1/2017 Last 4 digits of account number 6188

Add the dollar value of your entries in Column A on this page. Write that number here:

\$190,487.87

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$190,487.87

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.1
BB&T
PO Box 580048 Last 4 digits of account number ____
Charlotte, NC 28258-0048

☐ Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.2
Cis Fin Svcs
369 10th Avenue Sw Last 4 digits of account number ____
Hamilton, AL 35570

☐ Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.3
Wells Fargo Dealer Services
Attn: Bankruptcy Last 4 digits of account number ____
Po Box 19657
Irvine, CA 92623

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Jennie Lynn O'Dell | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

| | | | |
|-----|--|--|---------------------------------------|
| 4.1 | American Home Shield Nonpriority Creditor's Name PO Box 1259, Dept. 127975 Oaks, PA 19456 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 0182 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | Total claim \$145.03 |
|-----|--|--|---------------------------------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know)

| | | | |
|-----|---|---|-------------------|
| 4.2 | Amex Nonpriority Creditor's Name Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>6123</u> When was the debt incurred? <u>Opened 12/17 Last Active 7/24/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> | \$1,003.00 |
|-----|---|---|-------------------|

| | | | |
|-----|---|---|-----------------|
| 4.3 | AT&T Nonpriority Creditor's Name PO Box 5014 Carol Stream, IL 60197-5014 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>6493</u> When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Delinquent cable bill</u> | \$269.01 |
|-----|---|---|-----------------|

| | | | |
|-----|---|---|-------------------|
| 4.4 | AT&T Universal Citi Card Nonpriority Creditor's Name Attn: Bankruptcy Po Box 790034 St Louis, MO 63179 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>5656</u> When was the debt incurred? <u>Opened 07/02 Last Active 3/30/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> | \$3,691.00 |
|-----|---|---|-------------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know)

| | | | |
|-----|---|---|-------------------|
| 4.5 | Bank Of America Nonpriority Creditor's Name Attn: Bankruptcy Po Box 982238 El Paso, TX 79998 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>9364</u> When was the debt incurred? <u>Opened 11/17 Last Active 3/28/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> | \$5,131.00 |
|-----|---|---|-------------------|

| | | | |
|-----|---|--|-----------------|
| 4.6 | Cap1/bstby Nonpriority Creditor's Name Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>8977</u> When was the debt incurred? <u>Opened 04/05 Last Active 4/01/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u> | \$432.00 |
|-----|---|--|-----------------|

| | | | |
|-----|---|---|-------------------|
| 4.7 | Carecredit/Synchrony bank Nonpriority Creditor's Name PO Box 960061 Orlando, FL 32896-0061 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>3307</u> When was the debt incurred? <u>Date Opened: 10/4/2017 Last Used: 10/4/2017</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | \$1,129.35 |
|-----|---|---|-------------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know)

| | | |
|-----|--|--|
| 4.8 | Chase Card Services Nonpriority Creditor's Name Correspondence Dept Po Box 15298 Wilmington, DE 19850 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>5745</u> \$6,895.00 When was the debt incurred? <u>Opened 11/10 Last Active 3/27/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> |
|-----|--|--|

| | | |
|-----|--|--|
| 4.9 | Chase Card Services Nonpriority Creditor's Name Correspondence Dept Po Box 15298 Wilmington, DE 19850 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>8510</u> \$3,711.00 When was the debt incurred? <u>Opened 06/05 Last Active 4/01/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u> |
|-----|--|--|

| | | |
|------|---|---|
| 4.10 | Citibank/The Home Depot Nonpriority Creditor's Name Attn: Recovery/Centralized Bankruptcy Po Box 790034 St Louis, MO 63179 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>2916</u> \$1,197.00 When was the debt incurred? <u>Opened 08/07 Last Active 3/28/18</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u> |
|------|---|---|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know) _____

| | | | |
|----------|--|---|-------------------|
| 4.1 1 | Discover Financial Nonpriority Creditor's Name Po Box 3025 New Albany, OH 43054 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 5380 Opened 11/03 Last Active 4/01/18 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card | \$2,341.00 |
|----------|--|---|-------------------|

| | | | |
|----------|--|---|-------------------|
| 4.1 2 | Home Depot Nonpriority Creditor's Name PO Box 9001010 Louisville, KY 40290-1010 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 2916 Date Opened: Last Used: 06/1/2016 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | \$1,139.20 |
|----------|--|---|-------------------|

| | | | |
|----------|---|---|-----------------|
| 4.1 3 | Men s Wearhouse Nonpriority Creditor's Name PO Box 530942 Atlanta, GA 30353-0942 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 0597 Date Opened: Last Used: 03/1/2018 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____ | \$902.65 |
|----------|---|---|-----------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know)

| | | |
|----------|---|---|
| 4.1 4 | MUSC <hr/> Nonpriority Creditor's Name PO Box 931736 Atlanta, GA 31193-1736 <hr/> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>9363</u> \$2,065.70 <hr/> When was the debt incurred? <u>07/9/2018</u> <hr/> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Children s checkups and pregnancy</u> |
|----------|---|---|

| | | |
|----------|---|--|
| 4.1 5 | Nelnet <hr/> Nonpriority Creditor's Name PO Box 2877 Omaha, NE 68103-2877 <hr/> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>7255</u> \$12,841.08 <hr/> When was the debt incurred? _____ <hr/> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ <div style="text-align: center;">Student loan</div> |
|----------|---|--|

| | | |
|----------|--|--|
| 4.1 6 | Nelnet Loans <hr/> Nonpriority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501 <hr/> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>3624</u> \$7,857.00 <hr/> When was the debt incurred? <u>Opened 10/05 Last Active 2/06/17</u> <hr/> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ <div style="text-align: center;">Educational</div> |
|----------|--|--|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know) _____

4.1
7

Nelnet Loans

Nonpriority Creditor's Name

Attn: Claims
Po Box 82505
Lincoln, NE 68501

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3724**

\$5,032.00

When was the debt incurred? **Opened 02/06 Last Active 2/06/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Educational

4.1
8

Ridge Christian Academy

Nonpriority Creditor's Name

2168 Ridge Church Road
Summerville,, SC 29486

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

\$3,230.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Daycare expenses**

4.1
9

Synchrony Bank/Walmart

Nonpriority Creditor's Name

Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2126**

\$1,721.00

When was the debt incurred? **Opened 11/17 Last Active 4/23/18**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know) _____

4.2
0

UPMC Health Services

Last 4 digits of account number _____

\$482.34

Nonpriority Creditor's Name

PO Box 371472

Pittsburgh, PA 15250

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical**

4.2
1

Wal-Mart

Last 4 digits of account number **2126**

\$1,721.85

Nonpriority Creditor's Name

PO Box 960024

Orlando, FL 32896-0024

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Advanced CallCenter Technologies

PO Box 9091

Gray, TN 37615-9091

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.21** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2126

Name and Address

American Express

PO Box 650448

Dallas, TX 75265-0448

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

AT&T Universal Card

PO Box 70166

Philadelphia, PA 19176-0166

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Bank of America

PO Box 15019

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if know)

Wilmington, DE 19886-5019

Last 4 digits of account number

Name and Address

Chase
Cardmember Services
PO Box 1423
Charlotte, NC 28201-1423

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Chase
PO Box 15123
Wilmington, DE 19850-5123

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.9** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Discover
PO Box 71084
Charlotte, NC 28272-1084

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.11** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Diversified Consultants
PO Box 551268
Jacksonville, FL 32255

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2253

Name and Address

Genpact Services LLC
PO Box 1969
Southgate, MI 48195-0969

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0928

Name and Address

Nationwide Credit
PO Box 14581
Des Moines, IA 50306-3581

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0182

Name and Address

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
Po Box 965061
Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Synchrony Bank/Mens Wearhouse
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| Total claims from Part 1 | | | Total Claim | |
|--------------------------|-----|---|-------------|----------------|
| | 6a. | Domestic support obligations | 6a. | \$ <u>0.00</u> |
| | 6b. | Taxes and certain other debts you owe the government | 6b. | \$ <u>0.00</u> |
| | 6c. | Claims for death or personal injury while you were intoxicated | 6c. | \$ <u>0.00</u> |
| | 6d. | Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ <u>0.00</u> |

Debtor 1 **Jeremy Franklin O'Dell**
 Debtor 2 **Jennie Lynn O'Dell**

Case number (if know) _____

| | | | |
|--------------------------------|--|-----|---|
| | 6e. Total Priority. Add lines 6a through 6d. | 6e. | \$ 0.00 |
| Total claims from Part 2 | 6f. Student loans | 6f. | <div style="text-align: center; font-weight: bold; font-size: small;">Total Claim</div> <div style="text-align: right;">\$ 25,730.08</div> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ 0.00 |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ 0.00 |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ 37,207.13 |
| | 6j. Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ 62,937.21 |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Jennie Lynn O'Dell | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code | | State what the contract or lease is for |
|--|---|--|
| 2.1 | Fox Music House 3005 W Montague Ave North Charleston, SC 29418 | Lease of a Yamaha B3 PE Piano. \$119.90 per month starting 5-19-17. |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | Jeremy Franklin O'Dell | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Jennie Lynn O'Dell | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF SOUTH CAROLINA | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **Betty O'Dell**
1503 Fork Shoals Rd
Greenville, SC 29605

- ☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
BB&T Corporation

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|------------------------|---|
| Copy line 4 here | 4. \$ 3,606.44 | \$ 3,712.66 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 323.48 | \$ 562.14 |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ 334.14 |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ 0.00 |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ 0.00 |
| 5e. Insurance | 5e. \$ 0.00 | \$ 523.24 |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ 0.00 |
| 5g. Union dues | 5g. \$ 0.00 | \$ 0.00 |
| 5h. Other deductions. Specify: <u>Supplemental Insurance</u> | 5h.+ \$ 0.00 | + \$ 190.38 |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 323.48 | \$ 1,609.90 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 3,282.96 | \$ 2,102.76 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 0.00 | \$ 0.00 |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ 0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ 0.00 |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ 0.00 |
| 8e. Social Security | 8e. \$ 0.00 | \$ 0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. \$ 0.00 | \$ 0.00 |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ 169.00 |
| 8h. Other monthly income. Specify: | 8h.+ \$ 0.00 | + \$ 0.00 |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 0.00 | \$ 169.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 3,282.96 | + \$ 2,271.76 = \$ 5,554.72 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: | | |
| | 11. +\$ | 0.00 |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies | 12. \$ | 5,554.72 |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input type="checkbox"/> No. | | |
| <input checked="" type="checkbox"/> Yes. Explain: <u>Kahal Kadosh Beth Elohim Change: Fewer hours</u> | | |

Combined monthly income

Debtor 1 **Jeremy Franklin O'Dell**
 Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Official Form B 6I
Attachment for Additional Employment Information

| | |
|---------------------|---|
| Debtor | |
| Occupation | Organist |
| Name of Employer | Church of the Holy cross |
| How long employed | 1 Years, 0 Months |
| Address of Employer | Po box 506 Sullivan s island, SC 29482 |

| | |
|---------------------|---|
| Debtor | |
| Occupation | Instrumental Accompanist |
| Name of Employer | Charleston Southern University |
| How long employed | 0 Years, 8 Months |
| Address of Employer | 9200 University Blvd. Charleston, SC 29406 |

| | |
|---------------------|--|
| Debtor | |
| Occupation | Choir Director |
| Name of Employer | Kahal Kadosh Beth Elohim |
| How long employed | 1 Years, 0 Months |
| Address of Employer | 90 Hasell Street Charleston, SC 29401 |

| | |
|---------------------|---|
| Debtor | |
| Occupation | Piano instructor |
| Name of Employer | Charleston Academy of Music |
| How long employed | 2 Years, 0 Months |
| Address of Employer | 189 Rutledge Avenue Charleston, SC 29403 |

Fill in this information to identify your case:

Debtor 1 Jeremy Franklin O'Dell

Debtor 2 Jennie Lynn O'Dell
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

2

☐ No

☒ Yes

Daughter

3

☐ No

☒ Yes

Son

9

☐ No

☒ Yes

Daughter

10

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,211.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

| | | | | | | | | |
|--|--|-----------------|-----------------|-----------------|----|--|----|-----------------|
| 6. Utilities: | | | | | | | | |
| 6a. Electricity, heat, natural gas | 6a. \$ | 250.00 | | | | | | |
| 6b. Water, sewer, garbage collection | 6b. \$ | 85.00 | | | | | | |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 135.00 | | | | | | |
| 6d. Other. Specify: _____ | 6d. \$ | 0.00 | | | | | | |
| 7. Food and housekeeping supplies | 7. \$ | 1,050.00 | | | | | | |
| 8. Childcare and children's education costs | 8. \$ | 1,100.00 | | | | | | |
| 9. Clothing, laundry, and dry cleaning | 9. \$ | 60.00 | | | | | | |
| 10. Personal care products and services | 10. \$ | 155.00 | | | | | | |
| 11. Medical and dental expenses | 11. \$ | 312.00 | | | | | | |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ | 500.00 | | | | | | |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ | 0.00 | | | | | | |
| 14. Charitable contributions and religious donations | 14. \$ | 0.00 | | | | | | |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | | | | | | |
| 15a. Life insurance | 15a. \$ | 0.00 | | | | | | |
| 15b. Health insurance | 15b. \$ | 0.00 | | | | | | |
| 15c. Vehicle insurance | 15c. \$ | 312.00 | | | | | | |
| 15d. Other insurance. Specify: _____ | 15d. \$ | 0.00 | | | | | | |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | | | | | | | | |
| | 16. \$ | 0.00 | | | | | | |
| 17. Installment or lease payments: | | | | | | | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ | 0.00 | | | | | | |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 140.00 | | | | | | |
| 17c. Other. Specify: Piano Rental | 17c. \$ | 119.00 | | | | | | |
| 17d. Other. Specify: _____ | 17d. \$ | 0.00 | | | | | | |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | | | | | | | | |
| | 18. \$ | 0.00 | | | | | | |
| 19. Other payments you make to support others who do not live with you. | | | | | | | | |
| | \$ | 0.00 | | | | | | |
| Specify: _____ | | | | | | | | |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | | | | | | | |
| 20a. Mortgages on other property | 20a. \$ | 0.00 | | | | | | |
| 20b. Real estate taxes | 20b. \$ | 0.00 | | | | | | |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 | | | | | | |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | 0.00 | | | | | | |
| 20e. Homeowner's association or condominium dues | 20e. \$ | 0.00 | | | | | | |
| 21. Other: Specify: Parking | 21. +\$ | 55.00 | | | | | | |
| 22. Calculate your monthly expenses | | | | | | | | |
| 22a. Add lines 4 through 21. | <div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td>5,484.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>5,484.00</td> </tr> </table> </div> | | \$ | 5,484.00 | \$ | | \$ | 5,484.00 |
| \$ | | | 5,484.00 | | | | | |
| \$ | | | | | | | | |
| \$ | 5,484.00 | | | | | | | |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | | | | | | | | |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | | | | | | | | |
| 23. Calculate your monthly net income. | | | | | | | | |
| 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. | 23a. \$ | 5,554.72 | | | | | | |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ | 5,484.00 | | | | | | |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ | 70.72 | | | | | | |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | | | | | | | | |
| <input checked="" type="checkbox"/> No. | | | | | | | | |
| <input type="checkbox"/> Yes. Explain here: | | | | | | | | |

Fill in this information to identify your case:

Debtor 1 Jeremy Franklin O'Dell
First Name Middle Name Last Name

Debtor 2 Jennie Lynn O'Dell
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jeremy Franklin O'Dell
Jeremy Franklin O'Dell
Signature of Debtor 1

Date September 26, 2018

X /s/ Jennie Lynn O'Dell
Jennie Lynn O'Dell
Signature of Debtor 2

Date September 26, 2018

Fill in this information to identify your case:

Debtor 1 **Jeremy Franklin O'Dell**
First Name Middle Name Last Name

Debtor 2 **Jennie Lynn O'Dell**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

**1000 Margaret Street
Pittsburgh, PA 15209**

**Dates Debtor 1
lived there**

From-To:
8/2006 - 8/2016

Debtor 2 Prior Address:

☒ Same as Debtor 1

**Dates Debtor 2
lived there**

☒ Same as Debtor 1
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

\$0.00

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

\$29,753.62

- ☒ Wages, commissions, bonuses, tips
☐ Operating a business

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| Debtor 1 | | Debtor 2 | |
|--|--|--|--|
| Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$11,668.96 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$7,480.35 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$700.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$950.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| For last calendar year: (January 1 to December 31, 2017) <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$10,850.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$950.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$1,300.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| For the calendar year before that: (January 1 to December 31, 2016) <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$26,000.00 |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

| Debtor 1 | | Debtor 2 | |
|--|--|--------------------------------------|--|
| Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross income (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | \$0.00 | PSERS | \$1,183.00 |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| Debtor 1 | | Debtor 2 | |
|---|------------------------------------|-------------------|------------------------------------|
| Sources of income | Gross income from each source | Sources of income | Gross income |
| Describe below. | (before deductions and exclusions) | Describe below. | (before deductions and exclusions) |
| For last calendar year: (January 1 to December 31, 2017) | | \$0.00 PSERS | \$2,028.00 |
| For the calendar year before that: (January 1 to December 31, 2016) | | \$0.00 PSERS | \$338.00 |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|--|------------------------------|-------------------|----------------------|--|
| CIS Financial Services,inc Cis home loans Hamilton, AL 35570 | 7/15/18, 8/15/18, 9/15/19 | \$3,633.00 | \$158,813.10 | <input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__ |
| Wells Fargo PO Box 17900 Denver, CO 80217 | 5/30/18, 6/30/18, 8/3/18 | \$1,500.00 | \$26,114.77 | <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__ |

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☐ No
☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☐ Yes. Fill in the details.

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|---------------------------|--------------------|-----------------|--------------------|
|---------------------------|--------------------|-----------------|--------------------|

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☐ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property Explain what happened | Date | Value of the property |
|---------------------------|--|------|-----------------------|
|---------------------------|--|------|-----------------------|

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☐ No
☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☐ No
☐ Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address: | Describe the gifts | Dates you gave the gifts | Value |
|---|--------------------|--------------------------|-------|
|---|--------------------|--------------------------|-------|

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☐ No
☐ Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) | Describe what you contributed | Dates you contributed | Value |
|--|-------------------------------|-----------------------|-------|
|--|-------------------------------|-----------------------|-------|

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,**

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

or gambling?

- ☒ No
☐ Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
|--|---|-------------------|------------------------|

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

| Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|--------------------------------------|-------------------|
| Markham Law Firm, LLC P.O. Box 20074 Charleston, SC 29413-0074 sean@markhamlawsc.com | Attorney Fees | 7/30/18 \$250 and 8/22/18 \$1,750 | \$2,000.00 |

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

| Person Who Was Paid Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|---|-----------------------------------|-------------------|
|--------------------------------|---|-----------------------------------|-------------------|

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

| Person Who Received Transfer Address Person's relationship to you | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|---|--|------------------------|
|---|---|--|------------------------|

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)**

- ☒ No
☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No

☐ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|-------------------------------|--|---|
|--|---------------------------------|-------------------------------|--|---|

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

| Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|
|--|---|-----------------------|-----------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

| Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

| Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the property? (Number, Street, City, State and ZIP Code) | Describe the property | Value |
|---|---|-----------------------|-------|
|---|---|-----------------------|-------|

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|---|--|-----------------------------------|----------------|
|---|--|-----------------------------------|----------------|

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

| | | | |
|---|--|--|-----------------------|
| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|---|--|--|-----------------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

| | | | |
|----------------------------------|--|---------------------------|---------------------------|
| Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case |
|----------------------------------|--|---------------------------|---------------------------|

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

| | | |
|---|--|---|
| Business Name Address (Number, Street, City, State and ZIP Code) | Describe the nature of the business Name of accountant or bookkeeper | Employer Identification number Do not include Social Security number or ITIN. Dates business existed |
|---|--|---|

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

| | |
|--|--------------------|
| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|--|--------------------|

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ **Jeremy Franklin O'Dell**
Jeremy Franklin O'Dell
Signature of Debtor 1

/s/ **Jennie Lynn O'Dell**
Jennie Lynn O'Dell
Signature of Debtor 2

Date **September 26, 2018**

Date **September 26, 2018**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 7

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Fill in this information to identify your case:

Debtor 1 **Jeremy Franklin O'Dell**
First Name Middle Name Last Name

Debtor 2 **Jennie Lynn O'Dell**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF SOUTH CAROLINA**

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|---|--|--|
| Creditor's name: BB&T Corporation | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: Retain property and continue making payments. | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Description of property securing debt: 2008 Ford F150 207000 miles Vehicle: | | |
| Creditor's name: CIS Financial Services,inc | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: Retain property and continue making payments. | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Description of property securing debt: 1668 Wading Heron Rd Charleston, SC 29412 Residence: Double wide manufactured home built in 1989 on a double lot. | | |
| Creditor's name: Wells Fargo | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Description of property **2013 Toyota Highlander 94000 miles**
securing debt: **Vehicle:**

Reaffirmation Agreement.
☐ Retain the property and [explain]: _____

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: **Fox Music House**

☐ No

☒ Yes

Description of leased Property: **Lease of a Yamaha B3 PE Piano. \$119.90 per month starting 5-19-17.**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Jeremy Franklin O'Dell
Jeremy Franklin O'Dell
Signature of Debtor 1

X /s/ Jennie Lynn O'Dell
Jennie Lynn O'Dell
Signature of Debtor 2

Date September 26, 2018

Date September 26, 2018

Fill in this information to identify your case:

Debtor 1 Jeremy Franklin O'Dell

Debtor 2 Jennie Lynn O'Dell
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. You and your spouse are:

☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|--|----------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions). | \$ 3,123.84 | \$ 3,721.38 |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in. | \$ 0.00 | \$ 0.00 |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ 0.00 | \$ 0.00 |
| 5. Net income from operating a business, profession, or farm | | |
| | Debtor 1 | |
| Gross receipts (before all deductions) | \$ 0.00 | |
| Ordinary and necessary operating expenses | -\$ 0.00 | |
| Net monthly income from a business, profession, or farm | \$ 0.00 | \$ 0.00 |
| | Copy here -> | |
| 6. Net income from rental and other real property | | |
| | Debtor 1 | |
| Gross receipts (before all deductions) | \$ 0.00 | |
| Ordinary and necessary operating expenses | -\$ 0.00 | |
| Net monthly income from rental or other real property | \$ 0.00 | \$ 0.00 |
| | Copy here -> | |
| 7. Interest, dividends, and royalties | \$ 0.00 | \$ 0.00 |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|--|----------------------|--|
| 8. Unemployment compensation | \$ 0.00 | \$ 0.00 |
| Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: | | |
| For you | \$ 0.00 | |
| For your spouse | \$ 0.00 | |
| 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. | \$ 0.00 | \$ 169.00 |
| 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. | | |
| | \$ 0.00 | \$ 0.00 |
| | \$ 0.00 | \$ 0.00 |
| Total amounts from separate pages, if any. | + \$ 0.00 | \$ 0.00 |
| 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. | \$ 3,123.84 | + \$ 3,890.38 = \$ 7,014.22 |
| | | Total current monthly income |

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>** \$ **7,014.22**

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form 12b. \$ **84,170.64**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. **SC**

Fill in the number of people in your household. **6**

Fill in the median family income for your state and size of household. 13. \$ **94,364.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Jeremy Franklin O'Dell

Jeremy Franklin O'Dell

Signature of Debtor 1

Date **September 26, 2018**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

X /s/ Jennie Lynn O'Dell

Jennie Lynn O'Dell

Signature of Debtor 2

Date **September 26, 2018**

MM / DD / YYYY

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **03/01/2018** to **08/31/2018**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Bohemian Bull**

Income by Month:

| | | |
|--------------------|----------------|-------------------|
| 6 Months Ago: | 03/2018 | \$1,009.67 |
| 5 Months Ago: | 04/2018 | \$193.72 |
| 4 Months Ago: | 05/2018 | \$0.00 |
| 3 Months Ago: | 06/2018 | \$0.00 |
| 2 Months Ago: | 07/2018 | \$0.00 |
| Last Month: | 08/2018 | \$0.00 |
| Average per month: | | \$200.57 |

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Charleston Academy of Music**

Income by Month:

| | | |
|--------------------|----------------|-----------------|
| 6 Months Ago: | 03/2018 | \$210.00 |
| 5 Months Ago: | 04/2018 | \$210.00 |
| 4 Months Ago: | 05/2018 | \$157.50 |
| 3 Months Ago: | 06/2018 | \$0.00 |
| 2 Months Ago: | 07/2018 | \$0.00 |
| Last Month: | 08/2018 | \$0.00 |
| Average per month: | | \$96.25 |

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Charleston Southern University**

Income by Month:

| | | |
|--------------------|----------------|-------------------|
| 6 Months Ago: | 03/2018 | \$1,920.00 |
| 5 Months Ago: | 04/2018 | \$2,400.00 |
| 4 Months Ago: | 05/2018 | \$1,440.00 |
| 3 Months Ago: | 06/2018 | \$0.00 |
| 2 Months Ago: | 07/2018 | \$0.00 |
| Last Month: | 08/2018 | \$0.00 |
| Average per month: | | \$960.00 |

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Church of the Holy cross**

Income by Month:

| | | |
|--------------------|----------------|-------------------|
| 6 Months Ago: | 03/2018 | \$1,667.02 |
| 5 Months Ago: | 04/2018 | \$1,667.02 |
| 4 Months Ago: | 05/2018 | \$1,667.02 |
| 3 Months Ago: | 06/2018 | \$1,667.02 |
| 2 Months Ago: | 07/2018 | \$2,500.53 |
| Last Month: | 08/2018 | \$833.51 |
| Average per month: | | \$1,667.02 |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Kahal Kadosh Beth Elohim**

Income by Month:

| | | |
|---------------|--------------------|-----------------|
| 6 Months Ago: | <u>03/2018</u> | <u>\$0.00</u> |
| 5 Months Ago: | <u>04/2018</u> | <u>\$0.00</u> |
| 4 Months Ago: | <u>05/2018</u> | <u>\$0.00</u> |
| 3 Months Ago: | <u>06/2018</u> | <u>\$250.00</u> |
| 2 Months Ago: | <u>07/2018</u> | <u>\$400.00</u> |
| Last Month: | <u>08/2018</u> | <u>\$550.00</u> |
| | Average per month: | <u>\$200.00</u> |

Debtor 1 **Jeremy Franklin O'Dell**
Debtor 2 **Jennie Lynn O'Dell**

Case number (if known) _____

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **03/01/2018** to **08/31/2018**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Berkeley County School District**

Income by Month:

| | | |
|--------------------|----------------|-------------------|
| 6 Months Ago: | 03/2018 | \$3,712.66 |
| 5 Months Ago: | 04/2018 | \$3,712.66 |
| 4 Months Ago: | 05/2018 | \$3,712.66 |
| 3 Months Ago: | 06/2018 | \$3,712.66 |
| 2 Months Ago: | 07/2018 | \$5,568.99 |
| Last Month: | 08/2018 | \$1,908.67 |
| Average per month: | | \$3,721.38 |

Line 9 - Pension and retirement income

Source of Income: **PSERS**

Constant income of **\$169.00** per month.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their nonexempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
District of South Carolina**

In re **Jeremy Franklin O'Dell
Jennie Lynn O'Dell**

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|---|----|-----------------|
| For legal services, I have agreed to accept | \$ | 2,000.00 |
| Prior to the filing of this statement I have received | \$ | 2,000.00 |
| Balance Due | \$ | 0.00 |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
- Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
- Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

September 26, 2018

Date

/s/ Sean Markham

Sean Markham

Signature of Attorney

Markham Law Firm, LLC

P.O. Box 20074

Charleston, SC 29413-0074

843-284-3646 Fax: 843-636-7499

sean@markhamlawsc.com

Name of law firm

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Jeremy Franklin O'Dell
Jennie Lynn O'Dell

Debtor(s)

Case No.

Chapter

7

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) _____ computer diskette
- (b) _____ scannable hard copy
(number of sheets submitted _____)
- (c) X electronic version filed via CM/ECF

Date: September 26, 2018

/s/ Jeremy Franklin O'Dell

Jeremy Franklin O'Dell

Signature of Debtor

Date: September 26, 2018

/s/ Jennie Lynn O'Dell

Jennie Lynn O'Dell

Signature of Debtor

Date: September 26, 2018

/s/ Sean Markham

Signature of Attorney

Sean Markham

Markham Law Firm, LLC

P.O. Box 20074

Charleston, SC 29413-0074

843-284-3646 Fax: 843-636-7499

Typed/Printed Name/Address/Telephone

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